

<i>SERFF Tracking Number:</i>	<i>HUMA-126858301</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kanawha Insurance Company</i>	<i>State Tracking Number:</i>	<i>47056</i>
<i>Company Tracking Number:</i>	<i>AR DPR 2010</i>		
<i>TOI:</i>	<i>L04G Group Life - Term</i>	<i>Sub-TOI:</i>	<i>L04G.500 Other</i>
<i>Product Name:</i>	<i>AR DPR 2010</i>		
<i>Project Name/Number:</i>	<i>AR DPR 2010/AR DPR 2010</i>		

Filing at a Glance

Company: Kanawha Insurance Company

Product Name: AR DPR 2010

TOI: L04G Group Life - Term

Sub-TOI: L04G.500 Other

Filing Type: Form

SERFF Tr Num: HUMA-126858301 State: Arkansas

SERFF Status: Closed-Approved-
Closed

Co Tr Num: AR DPR 2010

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Antoine Stewart, John
Goodwin

Disposition Date: 10/19/2010

Date Submitted: 10/15/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: AR DPR 2010

Project Number: AR DPR 2010

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/19/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer

Explanation for Other Group Market Type:

State Status Changed: 10/19/2010

Created By: John Goodwin

Corresponding Filing Tracking Number: AR
DPR 2010

Deemer Date:

Submitted By: John Goodwin

Filing Description:

Cover letter under Supporting Documentation tab.

Company and Contact

Filing Contact Information

John Goodwin, Senior Compliance Analyst
100 Mansell Court E.

jgoodwin@compbenefits.com
770-998-8936 [Phone] 88065 [Ext]

SERFF Tracking Number: HUMA-126858301 State: Arkansas
Filing Company: Kanawha Insurance Company State Tracking Number: 47056
Company Tracking Number: AR DPR 2010
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: AR DPR 2010
Project Name/Number: AR DPR 2010/AR DPR 2010

Suite 400

Roswell, GA 30076

Filing Company Information

Kanawha Insurance Company
210 South White Street
Lancaster, SC 29721
(800) 635-4252 ext. [Phone]

CoCode: 65110
Group Code: 119
Group Name:
FEIN Number: 57-0380426

State of Domicile: South Carolina
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: Form-Rider
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kanawha Insurance Company	\$50.00	10/15/2010	40759382

SERFF Tracking Number: HUMA-126858301

State: Arkansas

Filing Company: Kanawha Insurance Company

State Tracking Number: 47056

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/19/2010	10/19/2010

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Disposition

Disposition Date: 10/19/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Statement of Variability		Yes
Form	Domestic Partner Rider		Yes

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Form Schedule

Lead Form Number: 1702

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	1702	Policy/Cont Domestic Partner ract/Fratern Rider al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			AR DP Rider.pdf



KANAWHA INSURANCE COMPANY

Domestic Partner Rider

The Certificate issued by the Company to the Policyholder is hereby amended, effective upon receipt of this Rider, as follows:

The terms and conditions of that certain Certificate are hereby confirmed in their entirety with the exception that to the extent the terms and conditions of this Rider are in conflict with the terms and conditions of the Certificate, the terms of this Rider shall govern.

Domestic Partners

A domestic partner of the Certificateholder is an Eligible Dependent if:


- 1) the domestic partner has lived with the Certificateholder at the same regular residence and been each other's sole domestic partner continuously for a minimum of six (6) months and intends to continue such indefinitely;
- 2) is not legally married to anyone else;
- 3) is 18 years of age or older;
- 4) is not related to the Certificateholder; and
- 5) is financially interdependent with Certificateholder.

The domestic partner may be the same or opposite sex as the Certificateholder.

It is agreed and acknowledged that this Rider shall be effective upon receipt by Certificateholder.

As used in this Rider, the term “**Certificateholder**” means the [Covered Employee][policyholder] covered under the Policy.

Accepted by Kanawha Insurance Company

[
By: _____
[R. Dale Vaughan]
[President]

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

Compliance Cert..pdf

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR DP Cover Letter.pdf

Item Status:

Status

Date:

Satisfied - Item: Statement of Variability

Comments:

Attachment:

SVO Domestic Partner Rider3.pdf

CERTIFICATION OF COMPLIANCE
Arkansas Rule and Regulation 19

I, R. Dale Vaughan, President, Kanawha Insurance Company, hereby certify that I have authority to bind and obligate the company by the filing of this form. I further certify that, to the best of my knowledge, information and belief:

(a) The accompanying form as identified above does comply with all applicable provisions of the Arkansas Rule and Regulation 19; and

(b) The form does meet the Flesch reading ease test for a score of 40 for all applicable policies, certificates and certificate riders unless the Commissioner of Insurance of the State of Arkansas requires a lower score;

Form(s): 1702

A handwritten signature in cursive script, appearing to read "R. Dale Vaughan".

President

10.13.2010
Date



Kanawha Insurance Company
210 South White Street
Lancaster, South Carolina 29720
800-635-4252 Toll-free

NAIC COMPANY CODE 65110
FEDERAL TAX ID #57-0380426
NAIC GROUP CODE 000

October 15, 2010

Commissioner
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201

RE: Kanawha Insurance Company
Domestic Partner Rider- Form No. 1702

Dear Commissioner:

Kanawha Insurance Company is submitting the above captioned form for the Department's review and approval. The form is new and will be used with the previously approved Group Term Life product (Form No.8010 6/05, et. seq.) approved by the Department on 7/29/2005.

In addition, the Domestic Partner Rider is a multi-purpose form and will be used with all of Kanawha's previously approved health and life group and individual products that do not include a definition of Domestic Partner.

The form is in final print, subject to minor variations in formatting, duplexing, shading and fonts. While every effort is made to submit filings without mistakes, the Company reserves the right to make corrections to any typographical errors such as misspellings or minor grammatical errors noted after filing and approval. The Company will provide you a highlighted copy of any corrections it makes for your records.

This filing is a "Forms Only" filing. The above referenced form is new and does not replace any previously approved form. There is no rate impact as a result of this form filing.

Thank you for your attention to this filing. If you should have any questions, please contact me at 770.998.8936 Ext. 88065. My email address is jgoodwin5@humana.com.

Sincerely,

John Goodwin
Analyst

Domestic Partner Rider Statement of Variability

Company information (i.e. address, phone number, etc.) is variable. This language is bracketed to allow for a change of address and phone number.

The name and title of the corporate officer is variable to allow for administrative changes.

Bracketed sections vary to the extent that such information may be included or omitted subject to: (a) any statutory or regulatory requirements; and (b) the condition that the language and benefit be within the intent and framework of the particular section(s).